

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: VINCENT TALMADGE	§	Case No. :11-bk-12428
RACHEL I TALMADGE	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

FREDERICK L REIGLE, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 03/30/2011.
- 2) The plan was confirmed on 11/09/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on 08/24/2011, 10/08/2013, 11/06/2013, 08/05/2016.
- 5) The case was completed on 10/06/2016.
- 6) Number of months from filing or conversion to last payment: 66.
- 7) Number of months case was pending: 68.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$30,693.00.
- 10) Amount of unsecured claims discharged without full payment: \$35,545.00.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 57,000.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 57,000.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 6,535.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 4,747.63	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 11,282.63
Attorney fees paid and disclosed by debtor(s):	\$ 965.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
WELLS FARGO BANK NEVADA NA	Uns	10,169.00	10,363.31	10,363.31	5,989.33	0.00
OCWEN LOAN SERVICING LLC	Sec	53,804.00	55,886.36	0.00	0.00	0.00
TOYOTA MOTOR CREDIT CORP	Sec	5,651.00	2,016.69	2,016.69	2,016.69	0.00
TOYOTA MOTOR CREDIT CORP	Sec	6,114.00	3,941.19	3,941.19	3,941.19	0.00
DISCOVER BANK	Uns	11,648.00	11,648.20	11,648.20	6,731.88	0.00
ASSET ACCEPTANCE	Uns	435.00	522.44	522.44	302.06	0.00
WELLS FARGO BANK NA	Sec	62,710.00	69,218.60	0.00	0.00	0.00
WELLS FARGO BANK NA	Sec	47,357.03	47,591.80	0.00	0.00	0.00
POLICE & FIRE FCU	Uns	8,402.41	7,488.46	7,488.46	4,327.84	0.00
POLICE & FIRE FCU	Uns	10,105.00	10,522.27	10,522.27	6,081.20	0.00
WELLS FARGO BANK NA	Sec	47,000.00	43,038.52	0.00	0.00	0.00
OLD REPUBLIC INSURANCE	Uns	4,632.50	4,632.50	4,632.50	2,677.27	0.00
VANDA LLC	Uns	2,556.00	2,417.09	2,417.09	1,396.95	0.00
WELLS FARGO BANK NA	Uns	25,845.94	12,208.83	12,208.83	7,055.91	0.00
CITY OF PHILADELPHIA (LD)	Sec	500.00	5,197.05	5,197.05	5,197.05	0.00
SELECT PORTFOLIO SERVICING INC	Sec	50,554.00	58,508.54	0.00	0.00	0.00
DAVID M OFFEN ESQUIRE	Lgl	0.00	6,535.00	6,535.00	6,535.00	0.00
AMERICA'S SERVICING CO	Sec	54,723.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
BAC HOME LOANS SERVICING	Sec	31,107.00	NA	NA	0.00	0.00
CHASE	Sec	105,902.60	NA	NA	0.00	0.00
PGW	Sec	1,000.00	NA	NA	0.00	0.00
HERITAGE PACIFIC FINANCIAL	Uns	22,845.00	NA	NA	0.00	0.00
JEFFERSON UNIVERSITY	Uns	6,500.00	NA	NA	0.00	0.00
PRO CO	Uns	100.00	NA	NA	0.00	0.00
THOMAS JEFFERSON UNIVERSITY	Uns	6,100.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Debt Secured by Vehicle	\$ 0.00	\$ 0.00	\$ 0.00
All Other Secured	\$ 11,154.93	\$ 11,154.93	\$ 0.00
TOTAL SECURED:	\$ 11,154.93	\$ 11,154.93	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 59,803.10	\$ 34,562.44	\$ 0.00

Disbursements:

Expenses of Administration	\$ 11,282.63	
Disbursements to Creditors	\$ 45,717.37	
TOTAL DISBURSEMENTS:		\$ 57,000.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 12/21/2016

By: /s/ Frederick L. Reigle, Esq.
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.